

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Michael G. Bradley et al.	)	Group Art Unit: 3692
	)	
Application No.: 10/700,045	)	Examiner: Robinson, Kito R.
	)	
Filed: November 4, 2003	)	
	)	
For: SYSTEMS AND METHODS FOR	)	Confirmation No.: 3125
DETERMINING THE LIKELIHOOD	)	
THAT A LOAN CLOSES	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed October 24, 2008, the period for response to which having been extended through February 24, 2009 by the attached Petition for Extension of Time, please amend the above-identified application as follows:

**Amendments to the Claims** begin on page 2.

**Remarks** follow the amendment section.